

United States Bankruptcy Court
District of Oregon

In re:
John Gregory Yuhas
Debtor

Case No. 16-31870-tmb
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0979-3

User: Admin.
Form ID: 309A

Page 1 of 1
Total Noticed: 24

Date Rcvd: May 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2016.

db	+John Gregory Yuhas, 8502 N. Central St., Portland, OR 97203-3748
smg	+Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670, Salem, OR 97309-5013
smg	+US Attorney General, Department of Justice, 10th & Constitution NW, Washington, DC 20530-0001
101226903	+Bank of America, PO Box 15284, Wilmington, DE 19850-5284
101226905	+Citibank/Best Buy, Attn: Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
101226906	+Citibank/The Home Depot, Attn: Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: scott@hutchinson-law.com May 14 2016 00:15:18 SCOTT M HUTCHINSON, 12655 SW Center St., Ste. 120, Beaverton, OR 97005
tr	+EDI: QSARNOT.COM May 14 2016 00:08:00 Stephen P Arnot, POB 1963, Lake Oswego, OR 97035-0622
smg	EDI: ORREV.COM May 14 2016 00:08:00 ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2555
smg	+E-mail/Text: usaor.bankruptcy@usdoj.gov May 14 2016 00:16:10 US Attorney, US Attorney, 1000 SW 3rd Ave #600, Portland, OR 97204-2936
ust	+E-mail/Text: ustpregion18.pl.ecf@usdoj.gov May 14 2016 00:15:41 US Trustee, Portland, 620 SW Main St #213, Portland, OR 97205-3026
101226901	+EDI: CITICORP.COM May 14 2016 00:08:00 AT&T Universal Citi Card, PO Box 6500, Sioux Falls, SD 57117-6500
101226900	+EDI: AMEREXPR.COM May 14 2016 00:08:00 American Express, Attn: Correspondence, PO Box 981540, El Paso, TX 79998-1540
101226902	+EDI: BANKAMER.COM May 14 2016 00:08:00 Bank of America, Nc4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
101226904	+EDI: BANKAMER2.COM May 14 2016 00:08:00 Bank of America, N.A., PO Box 25118, Tampa, FL 33622-5118
101226907	+EDI: TSYS2.COM May 14 2016 00:08:00 Dept. Stores National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
101226908	+EDI: IRS.COM May 14 2016 00:08:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
101226909	+EDI: ORREV.COM May 14 2016 00:08:00 Oregon Dept of Revenue, 955 Center St NE, Salem, OR 97301-2554
101226910	+EDI: RMSC.COM May 14 2016 00:08:00 Synchrony Bank/Banana Republic, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
101226911	+EDI: RMSC.COM May 14 2016 00:08:00 Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
101226912	+EDI: WFFC.COM May 14 2016 00:08:00 Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517
101226913	+EDI: WFFC.COM May 14 2016 00:08:00 Wells Fargo Bank, MACQ 2123-013, PO Box 94423, Albuquerque, NM 87199-4423
101226914	+EDI: WFFC.COM May 14 2016 00:08:00 Wells Fargo Bank Nv, N.A., MAC F8235-02f, PO Box 10438, Des Moines, IA 50306-0438
101226915	+EDI: WFFC.COM May 14 2016 00:08:00 Wells Fargo Home Mortgage, MAC X2302-04e, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2016 at the address(es) listed below:

NONE.

TOTAL: 0

Information to identify the case:

Debtor 1 **John Gregory Yuhas**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **District of Oregon**

Case number: **16-31870-tmb7**

Social Security number or ITIN **xxx-xx-5631**

EIN _ _ - _ _ _ _ _

Social Security number or ITIN _ _ _ _

EIN _ _ - _ _ _ _ _

Date case filed for chapter **7 5/12/16**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John Gregory Yuhas	
2. All other names used in the last 8 years	aka Greg J. Yuhas, aka Greg Yuhas, dba John Yuhas Independent Contractor, dba John Gregory Yuhas Sole Prop	
3. Address	8502 N. Central St. Portland, OR 97203	
4. Debtor's attorney Name and address	SCOTT M HUTCHINSON 12655 SW Center St., Ste. 120 Beaverton, OR 97005	Contact phone (503) 808-9032
5. Bankruptcy trustee Name and address	Stephen P Arnot POB 1963 Lake Oswego, OR 97035	Contact phone 503-227-5093

For more information, see pages 2 & 3 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	1001 SW 5th Ave #700 Portland, OR 97204	Office Hours 9:00 a.m. – 4:30 p.m. Contact phone 503-326-1500 Date: 5/13/16
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 15, 2016 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Photo ID is required. Debtors must also provide proof of reported social security numbers (for example, social security card; medical insurance card; pay stub; W-2 form; IRS form 1099; or Social Security Admin.report).	Location: US Trustee's Office, 620 SW Main St Rm 223, Portland, OR 97205
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. See line 13 for other important deadlines.	<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <div style="width: 35%;"> Filing deadline: 8/15/16 </div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div style="width: 35%;"> Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors </div> </div>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

13. Notices Re Proposed Dismissal of Case/Undue Hardship Presumption; and Abandonment of Debtor's Residence (Real Property)	<p>This case may be dismissed without further prior notice if the debtors fail to complete the meeting of creditors, timely file any documents, or make fee payments ordered by the Court, unless within 21 days of the date in line 6 a party in interest files a written objection to dismissal, setting forth specific grounds, with the Court and sends copies to the debtors' attorney (or debtors if pro se) and trustee.</p> <p>Any presumption of undue hardship that may exist in a reaffirmation agreement filed by the debtors shall remain in effect until the effective date of any discharge order entered in this case unless a party in interest objects by 8/15/16.</p> <p>At least 5 days prior to the date of the meeting of creditors, any party in interest who objects to abandonment of the debtors' residence (real property) must file with the Court a written objection and serve a copy on the debtors and debtors' attorney. If no timely objection is filed, the trustee can abandon the property at or after the meeting of creditors upon request of the debtors or mortgage creditor without any further notice requirement. Mortgage creditors are authorized to negotiate a loan modification with a debtor either before or after the meeting of creditors, but any modification reached cannot become effective until the property is abandoned. Mortgage creditors may use the procedure outlined in LBF 751.7, available at www.orb.uscourts.gov, to obtain such abandonment. A creditor's contact with the debtors and/or debtors' attorney to effect a modification shall not be considered a violation of the automatic stay of 11 USC §362. Negotiations with represented debtors must be with debtors' counsel who may consent to the creditor communicating directly with the debtors.</p>
14. Trustee Appointment	<p>The trustee named above is hereby appointed as interim trustee in this case. The trustee's bond shall be the blanket bond previously approved and filed with the U.S. Bankruptcy Court Clerk. UNITED STATES TRUSTEE</p>
15. Court Information and Legal Advice	<p>Court information is available at www.orb.uscourts.gov. For account numbers, etc. contact the debtor's attorney. Contact your own attorney with other questions and to protect your rights. The clerk's office staff is forbidden by law from giving legal advice.</p>